1. A method for processing a check deposited at a remote location, said remote locations including financial institutions and other locations capable of interfacing with said financial institutions, said method comprising the steps of:

a) converting said check into electronic check data;

b) electronically exchanging said check data with said financial institution; and

c) said financial institution crediting an account according to said check data.

2. The method as recited in claim 1, wherein converting step comprises the steps of:

a) scanning said check to create image data, said image data representing an electronic image of said check; and

b) reading said image data to create informational data from said image data to aid in electronic processing of said deposited check.

3. The method as recited in claim 2, wherein said converting step further comprises the step of:

a) reading at least a portion of said check to determine additional informational data stored in a Magnetic Ink Character Recognition (MICR) line.

WORKMAN, NYDEGGER & SEELEY
A PROFESSIONAL CORPORATION
ATTORNEYS AT LAW
1000 EAGLE GATE TOWER
60 EAST SOUTH TEMPLE

4. The method as recited in claim 1, wherein said electronically exchanging said check data step comprises the step of:

    a) sending said check data from said non-financial institution location to said financial institution over an electronic channel;

    b) said financial institution verifiying said check data with account records accessible by said financial institution;

    c) when said check data conforms to said account records, said financial institution confirming said check data to said remote location; and

    d) said non-financial institution location processing said check data into processed check data in response to said confirming step.

5. The method as recited in claim 4, wherein said financial institution confirming said check data step comprises the steps of:

    a) said financial institution acknowledging to said remote location receipt and accuracy of said check data; and

    b) said financial institution sending endorsement and voiding information to said remote location.

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6. The method as recited in claim 5, wherein said remote location processing said check data into processed check data step comprises the steps of:

    a) endorsing said check using said endorsement information; and

    b) voiding said check using said voiding information, said endorsing and voiding steps creating a processed check.

7. The method as recited in claim 6, wherein said endorsing and voiding steps are further comprised of the step of:

    a) printing on said endorsement and voiding information on said check.

8. The method as recited in claim 4, further comprising the step of:

    a) following said processing said check data into processed check data step, said remote location secondly converting said processed check data into electronic processed check data.

9. The method as recited in claim 8, wherein said secondly converting step comprises the steps of:

    a) scanning said processed check to create image data, said image data representing an electronic image of said processed check; and

    b) reading said image data to create informational data from said image data to aid in electronic processing of said depositing of said check.

10. The method as recited in claim 9, further comprising the steps of:

    a) secondly electronically exchanging said processed check data with said financial institution.

11. The method as recited in claim 10, wherein said secondly electronically exchanging said check data step comprises the step of:

    a) sending said processed check data from said remote location to said financial institution over an electronic channel;

    b) said financial institution verifying said processed check data with account records accessible by said financial institution; and

    c) when said processed check data conforms to said account records, said financial institution secondly confirming said processed check data to said remote location.

12. The method as recite in claim 4, wherein said crediting said account according to said check data step further comprises the step of:

    a) when said financial institution is not the maker bank of said check, sending said processed check data to said maker bank for clearing said check.

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13. The method as recited in claim 12, wherein said sending said processed check data to said maker bank for clearing said check step comprises the steps of:

a) when said maker bank is electronic exchange-capable, electronically exchanging said processed check data with said maker bank; and

b) when said maker bank is not electronic exchange-capable, printing a facsimile of said check from said processed check data; and forwarding said facsimile of said check to said maker bank.

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14. A computer-readable medium having computer-executable instructions for performing a method for processing a check deposited at a location remote from a financial institution, said computer-executable instructions for performing the steps of:

a) converting said check into electronic check data;

b) electronically exchanging said check data with said financial institution; and

c) said financial institution crediting an account according to said check data.

15. The computer-readable medium having computer executable instructions, as recited in claim 14, wherein said computer-executable instructions for performing the step of converting comprises computer-executable instructions for performing the steps of:

a) scanning said check to create image data, said image data representing an electronic image of said check; and

b) reading said image data to create informational data from said image data to aid in electronic processing of said depositing of said check.

16. The computer-readable medium having computer executable instructions, as recited in claim 15, wherein said computer-executable instructions for performing the step of converting further comprises computer-executable instructions for performing the step of:

a) reading at least a portion of said check to determine additional informational data stored in a Magnetic Ink Character Recognition (MICR) line.

17. The computer-readable medium having computer executable instructions, as recited in claim 14, wherein said computer-executable instructions for performing said electronically exchanging said check data step comprises computer-executable instructions for performing the step of:

a) sending said check data from said non-financial institution location to said financial institution over an electronic channel;

b) said financial institution verifying said check data with account records accessible by said financial institution;

c) when said check data conforms to said account records, said financial institution confirming said check data to said non-financial institution location; and

d) said non-financial institution location processing said check data into processed check data in response to said confirming step.

18. The computer-readable medium having computer executable instructions, as recited in claim 17, wherein said computer-executable instructions for performing the step of said financial institution confirming said check data step comprises computer-executable instructions for performing the steps of:

a) said financial institution acknowledging to said non-financial institution location receipt and accuracy of said check data; and

b) said financial institution sending endorsement and voiding information to said non-financial institution location.

19. The computer-readable medium having computer executable instructions, as recited in claim 18, wherein said computer-executable instructions for performing the step of said non-financial institution location processing said check data into processed check data step comprises computer-executable instructions for performing the steps of:

    a) endorsing said check using said endorsement information; and

    b) voiding said check using said voiding information, said endorsing and voiding steps creating a processed check.

20. The computer-readable medium having computer executable instructions, as recited in claim 18, wherein said computer-executable instructions for performing the steps of endorsing and voiding are further comprised of computer-executable instructions for performing the step of:

    a) printing on said endorsement and voiding information on said check.

21. The computer-readable medium having computer executable instructions, as recited in claim 17, wherein said computer-readable medium further comprise computer-executable instructions for performing the step of:

    a) following said processing said check data into processed check data step, said non-financial institution location secondly converting said processed check data into electronic processed check data.

22. The computer-readable medium having computer executable instructions, as recited in claim 21, wherein said computer-executable instructions for performing the step of secondly converting comprises computer-executable instructions for performing the steps of:

a) scanning said processed check to create image data, said image data representing an electronic image of said processed check; and

b) reading said image data to create informational data from said image data to aid in electronic processing of said depositing of said check.

23. The computer-readable medium having computer executable instructions, as recited in claim 22, wherein said computer-readable medium further comprise computer-executable instructions for performing the steps of:

a) secondly electronically exchanging said processed check data with said financial institution.

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24. The computer-readable medium having computer executable instructions, as recited in claim 23, wherein said computer-executable instructions for performing the step of secondly electronically exchanging said check data comprises computer-executable instructions for performing the steps of:

a) sending said processed check data from said non-financial institution location to said financial institution over an electronic channel;

b) said financial institution verifying said processed check data with account records accessible by said financial institution; and

c) when said processed check data conforms to said account records, said financial institution secondly confirming said processed check data to said non-financial institution location.

25. The computer-readable medium having computer executable instructions, as recited in claim 17, wherein said computer-executable instructions for performing the step of crediting said account according to said check data step further comprises computer-executable instructions for performing the step of:

a) when said financial institution is not the maker bank of said check, sending said processed check data to said maker bank for clearing said check.

26. The computer-readable medium having computer-executable instructions, as recited in claim 25, wherein said computer-executable instructions for performing the step of sending said processed check data to said maker bank for clearing said check comprises computer-executable instructions for performing the steps of:

a) when said maker bank is electronic exchange-capable, electronically exchanging said processed check data with said maker bank; and when said maker bank is not electronic exchange-capable, printing a facsimile of said check from said processed check data; and forwarding said facsimile of said check to said maker bank.

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27. A system for processing a deposit of a check, said system comprising:

a) a remote site for converting said check into electronic check data;

b) a central site electronically accessible to said remote site, said central site capable of electronically exchanging said check data with financial institution; and

c) a maker site capable of electronically interfacing with said central site to obtain said check data and to credit an account according to said check data without having to physically receive the check at said financial institution.

28. The system for processing a deposit of a check, as recited in claim 27, wherein said remote site further comprises:

a) a scanner/reader/printer to receive said check for processing; and

b) a remote processor electronically and operably coupled to said scanner/reader/printer, said remote processor further comprising computer-executable instructions for interacting with said scanner/reader/printer, said computer-executable instructions in conjunction with said scanner/reader/printer for performing the steps of:

i) scanning said check to create image data, said image data representing an electronic image of said check;

ii) reading said image data to create informational data from said image data to aid in electronic processing of said depositing of said check; and

iii) sending said check data from said remote site to said central site over an electronic channel.

29. The system for processing a deposit of a check, as recited in claim 27, wherein said central site further comprises:

a) central site processor further comprising computer-executable instructions for performing the steps of:

b) verifying said check data with account records accessible by said central site; and

c) when said check data conforms to said account records, said central site confirming said check data to remote site including sending endorsement and voiding information to said remote site.

30. The system for processing a deposit of a check, as recited in claim 29, wherein said remote site further comprises computer-executable instructions for:

a) in response to said central site confirming step, processing said check data into processed check data including

b) endorsing said check using said endorsement information;

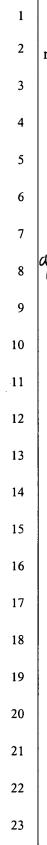c) voiding said check using said voiding information, said endorsing and voiding steps creating a processed check; and

d) secondly converting said processed check into electronic processed check data by scanning said processed check to create image data, said image data representing an electronic image of said processed check and reading said image data to create information al data from said image data to aid in electronic processing of said depositing of said check.

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1   31. The system for processing a deposit of a check as recited in claim 27, wherein

2 said account is credited according to said check data without having to receive the

3 physical check at the maker site.

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32. A method for processing a check deposited at a financial institution, said method comprising the steps of:

    a) converting said check into electronic check data;

    b) electronically exchanging said check data with said financial institution; and

    c) said financial institution crediting an account according to said check data.

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